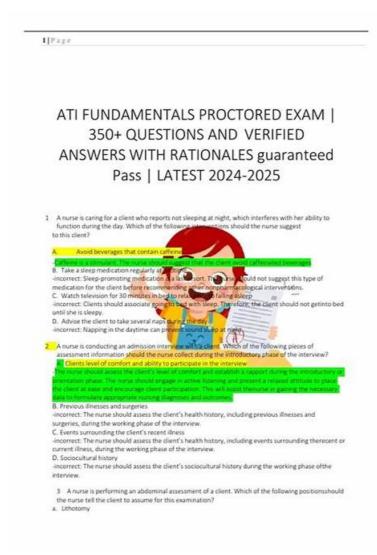
### Pass Guaranteed Quiz 2025 Maryland Insurance Administration Accident-and-Health-or-Sickness-Producer—Reliable New Test Book



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## Pass Guaranteed 2025 Reliable Maryland Insurance Administration New Accident-and-Health-or-Sickness-Producer Test Book

The punishment received by laziness is not only its own failure, but also the success of others. No one wants to be inferior to others. So, it's time to change yourself and make yourself better! Our Accident-and-Health-or-Sickness-Producer study materials want to give you some help on your dream journey. Believe me, the help you get is definitely what you need. On one hand, you can easily pass the Accident-and-Health-or-Sickness-Producer Exam and get the according Accident-and-Health-or-Sickness-Producer certification. On the other hand, you will be definitely encouraged to make better progress from now on.

## Maryland Insurance Administration MarylandAccident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q37-Q42):

#### **NEW QUESTION #37**

Medical expense insurance typically EXCLUDES coverage for:

- A. Hospital laboratory tests
- B. Expenses incurred for primarily cosmetic surgery
- C. Hospital care extending past 30 days
- D. Maternity care benefits

#### Answer: B

#### Explanation:

Medical expense insurance covers necessary treatments like hospital stays, maternity care, and diagnostic tests, but excludes elective procedures such as primarily cosmetic surgery unless medically necessary (e.g., reconstructive surgery post-injury). Maryland law (Insurance Article, § 15-103) allows exclusions for non- essential services, aligning with standard practice where aesthetic surgeries like facelifts are not covered.

References: Maryland Insurance Article, § 15-103; MIA guidelines.

#### **NEW QUESTION #38**

If an insurer pays an individual accident and health insurance claim during a policy's grace period:

- A. A 10% service fee is charged
- B. The policy is canceled automatically at the end of the grace period
- C. The amount of unpaid premium may be subtracted from the reimbursement
- D. The deductible is waived

#### Answer: C

#### Explanation:

During the grace period (Insurance Article, § 15-209), insurers can deduct unpaid premiums from claims paid, maintaining coverage without waiving deductibles, charging fees, or auto-canceling.

References:Maryland Insurance Article, § 15-209; MIA policy payment rules.

#### **NEW QUESTION #39**

When an accident and health insurer requires a covered individual to undergo a physical examination, who pays the cost of the examination?

- A. The patient or parent of the patient
- B. The premium payor
- C. The principal insured individual
- D. The insurer

#### Answer: D

#### Explanation:

If an insurer mandates a physical exam (Insurance Article, § 12-202), it pays the cost, as it's a condition of coverage or claims processing. The premium payor, insured, or patient isn't responsible for insurer-initiated requirements.

References: Maryland Insurance Article, § 12-202; MIA policy standards.

#### **NEW QUESTION #40**

When a single major medical contract covers all medical expenses, the plan is considered to be:

- A. Comprehensive
- B. Supplemental
- · C. First-dollar
- D. Limited

#### Answer: A

#### Explanation:

A single policy covering all medical expenses (Insurance Article, § 15-201) is comprehensive, unlike limited (specific), first-dollar (no deductible), or supplemental (add-on) plans.

References: Maryland Insurance Article, § 15-201; MIA major medical standards.

#### **NEW QUESTION #41**

Which type of coverage bases benefit eligibility on the capacity to perform activities of daily living?

- A. Major medical expense
- B. Long-term care insurance
- C. Medicare supplement
- D. Long-term disability

#### Answer: B

#### Explanation:

Long-term care insurance (Insurance Article,  $\S$  18-101) triggers benefits based on inability to perform ADLs (e.g., bathing), unlike Medigap, major medical, or disability, which focus on medical or work criteria.

References: Maryland Insurance Article, § 18-101; MIA long-term care rules.

#### **NEW QUESTION #42**

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